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**UNITED STATES DISTRICT COURT**

**DISTRICT OF NEVADA**

BANK OF AMERICA, N.A., SUCCESSOR  
 BY MERGER TO BAC HOME LOANS  
 SERVICING, LP, f/k/a COUNTRYWIDE  
 HOME LOANS SERVICING, LP,

Plaintiff,

vs.

TERRACES AT ROSE LAKE  
 HOMEOWNERS ASSOCIATION; SFR  
 INVESTMENTS POOL 1, LLC; and ALESSI  
 & KOENIG, LLC,

Defendants.

SFR INVESTMENTS POOL 1, LLC, a  
 Nevada limited liability company,

Counter-

Claimant,

vs.

BANK OF AMERICA, N.A., SUCCESSOR  
 BY MERGER TO BAC HOME LOANS  
 SERVICING, LP, FKA COUNTRYWIDE  
 HOME LOANS SERVICING, LP;  
 ENGELBERT ESPINOSA, an individual; and  
 CHARITO ESPINOSA, an individual,

Counter-Defendant/Cross-Defendants.

Case No. 2:16-cv-01106-GMN-NJK

**JUDGMENT BY DEFAULT AGAINST  
 ENGELBERT ESPINOSA AND CHARITO  
 ESPINOSA**

This matter came before the Court on SFR Investments Pool 1, LLC's ("SFR") Renewed  
 Motion for Judgment by Default against Engelbert Espinosa and Charito Espinosa ("Cross-

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1 Defendants”). Having considered the motion, including the declarations attached thereto, the Court  
2 makes the following findings of fact and conclusions of law:

3 1. On July 12, 2016, SFR filed a cross-claim [ECF No. 19] for quiet title and injunctive relief  
4 against Cross-Defendants, relating to real property located at **3420 Catherine Mermet Avenue,**  
5 **North Las Vegas, Nevada 89081; Parcel No. 124-25-811-008** (“the Property”).

6 2. Cross-Defendants failed to answer the complaint within the 21-day time limit set forth in  
7 FRCP 12. The Clerk of the Court appropriately entered a default against Cross-Defendants on  
8 October 3, 2017.

9 3. Cross-Defendants are not incompetent, infants, or serving in the United States military.

10 4. SFR submitted credible evidence in support of its application in the form of documents  
11 obtained from the Official Records of the Clark County Recorder and declarations made under  
12 penalty of perjury that demonstrate prima facie grounds sufficient to enter default judgment against  
13 Cross-Defendants.

14 NOW, THEREFORE, pursuant to FRCP 55(b)(2), having considered the evidence and  
15 made the foregoing findings of fact and conclusions of law, and finding good cause,

16 IT IS ORDERED, ADJUDGED AND DECREED that Cross-Defendants, Engelbert  
17 Espinosa and Charito Espinosa, any successors and assigns, have no right, title or interest in the  
18 Property and that SFR is the rightful title owner.

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1 IT IS FURTHER ORDERED that this judgment does not adjudicate SFR's claims against,  
2 or the defenses of, any other party to this case.

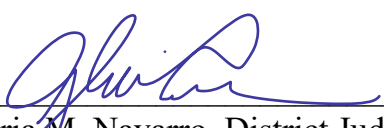
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9 *Respectfully submitted by:*

10 **KIM GILBERT EBRON**

11 /s/ Chantel M. Schimming  
12 CHANTEL M. SCHIMMING, ESQ.  
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14 7625 Dean Martin Dr., Ste. 110  
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16 *Attorneys for SFR Investments Pool 1, LLC*

17 **IT IS SO ORDERED.**

18 Dated this 4 day of October, 2022

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21 Gloria M. Navarro, District Judge  
22 UNITED STATES DISTRICT COURT  
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